

**Certificate of Notice Page 1 of 6**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
Darryl L. Norris  
Debra L. Norris  
Debtors

Case No. 18-11022-amc  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 5

Date Rcvd: Mar 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2020.

db/jdb +Darryl L. Norris, Debra L. Norris, 914 N. Walnut Street, Coatesville, PA 19320-1851  
cr +Deutsche Bank National Trust Company as Trustee fo, Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853  
cr +Township of Valley, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
Norristown, PA 19404-3020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 25 2020 03:29:59  
Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS,  
Oklahoma City, OK 73118-7901  
cr +E-mail/PDF: gecscedi@recoverycorp.com Mar 25 2020 03:30:48 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* +Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS,  
Oklahoma City, OK 73118-7901  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 26, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2020 at the address(es) listed below:

GARY E. THOMPSON on behalf of Joint Debtor Debra L. Norris get24esq@aol.com  
GARY E. THOMPSON on behalf of Debtor Darryl L. Norris get24esq@aol.com  
JAMES RANDOLPH WOOD on behalf of Creditor Township of Valley jwood@portnoffonline.com,  
jwood@ecf.inforuptcy.com  
JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance, a division of Capital One, N.A. jschwartz@mesterschwartz.com  
KEVIN M. BUTTERY on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-MLN1 kbuttery@rascrane.com  
KEVIN W. LYNCH on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-MLN1 kwlynch@comcast.net  
REBECCA ANN SOLARZ on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-MLN1 bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

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IN RE: : Chapter 13  
DEBRA L. NORRIS and : Case No. 18-11022-AMC  
DARRYL L. NORRIS, : Consent Order Settling  
Debtors : Capital One Auto Finance,  
: a division of Capital One, N.A.'s  
: Motion For Relief From The Automatic  
: Stay Pursuant To 11 U.S.C. § 362

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AND NOW, this      day of                                  , 2020, this matter having come before this Court upon application of **Capital One Auto Finance, a division of Capital One, N.A.** (hereinafter referred to as "**COAF**"), a secured creditor of the above-named Debtors, by its counsel, for relief from the automatic stays pursuant to 11 U.S.C. § 362;

AND it appearing that Debtors, *Debra L. Norris and Darryl L. Norris*, through Debtors' attorney, *Gary E. Thompson, Esquire*, have reached an agreement with regard to said Motion for Relief regarding a 2016 KIA Optima Sedan 4D LX I4, V.I.N. 5XXGT4L3XGG104782 (the "Vehicle"), as per the terms contained in this Order;

AND, it appearing that Debtors are indebted to **COAF** on a loan which enabled Debtors to purchase said Vehicle, which loan terms are set forth in a Retail Installment Contract (the "Contract"); and

It appearing that **COAF** is the holder of a secured claim against the Debtors and;

It appearing that the Debtors are in arrears post-petition in the amount of **\$1,489.53** (\$1,183.53 in missed payments, plus \$306.00 in attorney's fees and costs) as of March 17, 2020;

It appearing that the Debtors and **COAF** have reached an agreement to cure post-petition arrears and attorney's fees and costs, the Debtors agree to pay **\$248.26** monthly beginning April 12, 2020 for the next six (6) months (with payments due on the **twelfth** of each month) to cure said arrears, while making regular monthly post-petition payments (**\$591.93** per the Contract) due under the Contract beginning with the **April 12, 2020** payment for a total monthly payment from **April 12, 2020 through September 12, 2020 of \$840.19**, wherefore,

It is hereby ORDERED and DECREED that if Debtors shall fail to make the regular monthly payment (or any portion thereof) or fail to make payment toward the curing of the arrears

as set forth above and Debtors fail to cure said default within ten (10) days after notice by **COAF** (or its counsel) of said default, counsel for **COAF** may file a Certification of Default with the Court setting forth Debtors' default and **COAF** shall be granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362), and **COAF** is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law. The Debtors shall be allowed to default and cure such default under this Consent Order one (1) time. Should Debtors default a second (2nd) time, notice of the default will be served, but the Debtors will not be granted an opportunity to cure the default and counsel for **COAF** may file a Certification of Default with the Court setting forth Debtors' default and **COAF** shall be granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362).

It is **FURTHER ORDERED** and **DECREED** that in the event Debtors convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code then Debtors shall pay all pre-petition arrears and post-petition arrears within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtors fail to make payment in accordance with this paragraph then **COAF**, through Counsel, may file a certification setting forth said failure and **COAF** shall be granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362) and **COAF** is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law.

The failure by **COAF**, at any time, to file a Certification of Default upon default by the Debtors shall not be construed, nor shall such failure act, as a waiver of any of **COAF's** rights hereunder.

This Order is a supplement and in addition to the Contract and not in lieu thereof.

Facsimile signatures shall be accorded the same force and effect as an original signature, and may be submitted to the Court.

It is further Ordered that the fourteen (14) day stay provided by Rule 4001(a)(3) is hereby waived.

BY T

Date: March 24, 2020



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Ashely M. Chan  
U.S. BANKRUPTCY JUDGE

Post-Petition Arrears: \$ 1,183.53  
Counsel Fees: \$ 306.00  
**Total:** \$ 1,489.53

**Creditor: Capital One Auto Finance,  
a division of Capital One, N.A.**  
By Counsel: Mester & Schwartz, P.C.

By: 

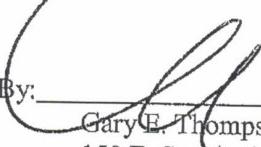
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Jason Brett Schwartz, Esquire  
Mester & Schwartz, P.C.  
1917 Brown Street  
Philadelphia, PA 19130  
(267) 909-9036

DATED: 3/20/20

Seen and agreed to -- We hereby consent to the form and entry of the foregoing Order.

**Debtors: Darryl L. Norris and Debra L. Norris**  
By Counsel for Debtors: Gary E. Thompson, Esquire

By: 

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Gary E. Thompson, Esquire  
150 E. Swedesford Road  
1<sup>st</sup> Floor  
Wayne, PA 19087  
(610) 975-9737

DATED: 3/19/20

**Chapter 13 Trustee:**

By: /s/ Jack Miller

William C. Miller, Esq.  
Chapter 13 Trustee  
P.O. Box 1229  
Philadelphia, PA 19105  
(215) 627-1377

**\* Trustee has no objection to its terms, without prejudice to any of our rights and remedies**

Please send copies to:

Darryl L. Norris  
Debra L. Norris  
914 N. Walnut Street  
Coatesville, PA 19320

Gary E. Thompson  
150 E. Swedesford Road  
1<sup>st</sup> Floor  
Wayne, PA 19087

William C. Miller, Trustee  
P.O. Box 1229  
Philadelphia, PA 19105

Office of the U.S. Trustee  
200 Chestnut Street, Suite 502  
Philadelphia, PA 19106

Jason Brett Schwartz, Esquire  
Mester & Schwartz, P.C.  
1917 Brown Street  
Philadelphia, PA 19130